From: Subject:	"Murman, Judy" <judy.murman@mmoh.com> on 03/12/2004 02:00:28 PM Availability of Funds and Collection of Checks</judy.murman@mmoh.com>
No Company, Bank or any one else who receives a check in payment should be allowed to withdraw from the checking or saving account of the payee without the signed permission that would allow for the withdrawal of the monies. With the current identity theft at an all time high this is an open invitation to unscrupulous employee's to help themselves to any information they want or need. Judith E Murman 1605 Bunts Rd Lakewood Ohio 44107	
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